

L Number	Hits	Search Text	DB	Time stamp
1	389	(affiliated or surrogate or linked) near4 account	USPAT; EPO; JPO	2002/11/06 15:31
2	411	(transfer??? or credit???) near4 funds	USPAT; EPO; JPO	2002/11/06 15:32
3	24	((affiliated or surrogate or linked) near4 account) and ((transfer??? or credit???) near4 funds)	USPAT; EPO; JPO	2002/11/06 15:32

fully reviewed the Articles with KWC text.  
11/6/02

surrogate  
proxy  
affiliated  
linked